

## Over-the-Counter Drugs and Medicines

To be reimbursable the over-the-counter item must be:

- 1) For the treatment of an existing or imminent medical condition.
- 2) Accompanied by a store-printed, itemized receipt that includes the name of the item as well as the price.
- 3) The medical condition must be noted on the receipt or in a separate statement.
- 4) The name of the person for whom the item is intended must also be noted.
- 5) A reasonable quantity.

The following are not covered:

- 1) Items purchased to have on hand in anticipation of future need.
- 2) Items for general health (e.g., vitamins in the absence of a specific disorder)
- 3) Unreasonably large quantity. (e.g., more than is reasonably needed to treat the medical condition, or that can be used within the plan year.)
- 4) General hygiene items such as toothpaste, floss, deodorant, medicated powder, etc. This is true even if you have gum disease or rash from perspiration.
- 5) Vitamins, unless prescribed for a specific medical condition.
- 6) Special foods or nutritional formulas
- 7) Items purchased before June 1, 2004.

Plan administrators are required by law to adjudicate claims in accordance with the regulations. Procedures must be in place to discourage abuse and fraud. If it becomes too cumbersome or expensive to adjudicate over-the-counter claims, the plan document may have to be amended again to limit coverage. Please help preserve the benefit by using it appropriately and by actively discouraging abuse.